

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In the Matter of:
Patti Koontz Varner
Debtor.

Case No.

***Notice to the Trustee: All exemptions taken herein are made to the extent of the full fair market value stated for the various items. See Schwab v. Reilly, 130 S. Ct. 2652 at 2668 (2010).

Debtor's Claim for Property Exemptions

I, **Patti Koontz Varner**, the undersigned debtor, hereby claim the following property as exempt pursuant to 11 U.S.C. § 522(b)(3)(A),(B), and (C), the Laws of the State of North Carolina, and non-bankruptcy federal law.

☐ Check if the debtor claims as exempt any amount of interest that exceeds \$125,000 in value in property that the debtor or a dependent of the debtor uses as a residence.

1. REAL OR PERSONAL PROPERTY USED BY DEBTOR OR DEBTOR'S DEPENDENT AS RESIDENCE OR BURIAL PLOT. (NCGS 1C-1601(a)(1)).

Select appropriate exemption amount below:

XX Total net value not to exceed \$35,000.00

Total net value not to exceed \$60,000.00 (Debtor is unmarried, 65 years of age or older, property was previously owned by debtor as tenant by the entireties or joint tenant with rights of survivorship, and former co-owner is deceased.)

Description of Property and Address	Market Value	Mtg. Holder or Lien Holder(s)	Amount of lien	Net Value
1995 Oakwood double wide with detached carport on .94 acres	\$62,810.00 tax value, \$55,000.00 debtor opinion	Citifinancial	\$43,000.00	\$12,000.00 debtor ½ interest = \$6,000.00
2 burial plots located in Roselawn Cemetery in Eden, NC	\$2,400.00 debtor opinion			\$2,400.00
	(a)Total Net Value			\$8,400.00
	Total Net Exemption			\$8,400.00
	(b) Unused portion of exemption, not to exceed \$5,000.00 (This amount, if any, may be carried forward and used to claim an exemption in any property owned by debtor. (NCGS 1C-1601(a)(2)).			\$5,000.00

2. **TENANCY BY THE ENTIRETY.** The following property is claimed as exempt pursuant to 11 U.S.C. § 522(b)(3)(B) and the laws of the State of North Carolina pertaining to property held as tenants by the entirety.

Description of Property and Address	Market Value	Mtg. Holder or Lien Holder(s)	Amount of lien	Net Value
None				

3. **MOTOR VEHICLE.** (NCGS 1C-1601(a)(3). Only one vehicle allowed under this paragraph with net value claimed as exempt not to exceed \$3,500.)

Model, Year	Market Value	Lien Holder(s)	Amount of lien	Net value
2013 Nissan Murano SV 2x2 V6 w/ appr 29k miles	\$20,385.00 90% NADA clean retail value	Farm Bureau Bank	\$30,000.00	00.00
	(a) Statutory allowance			\$3,500.00
	(b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed.)			00.00
	Total net exemption:			00.00

4. **TOOLS OF TRADE, IMPLEMENTS, OR PROFESSIONAL BOOKS.** (NCGS 1C-1601(a)(5). Used by debtor or debtor's dependent. Total net value of all items claimed as exempt not to exceed \$2,000)

Description	Market Value	Holder or Lien Holder(s)	Amount of lien	Net value
None				00.00
	(a) Statutory allowance			2,000.00
	(b) Amount from 1(b) above to be used in this paragraph. (A part or all of 1(b) may be used as needed.)			00.00
	Total net exemption:			00.00

5. **PERSONAL PROPERTY USED FOR HOUSEHOLD OR PERSONAL PURPOSES NEEDED BY DEBTOR OR DEBTOR'S DEPENDENTS.** (NCGS 1C-1601(a)(4). Debtor's aggregate interest, not to exceed \$5,000 in value for the debtor plus \$1,000 for each dependent of the debtor, not to exceed \$4,000 total for dependents.)

Description of Property	Market value	Lien Holder	Amount of Lien	Net Value
Clothing and personal				557
Kitchen appliances/pots, pans, dishes, utensils, etc.				100
Stove				125
Refrigerator				250
Freezer				
Washing Machine				150
Dryer				90
China				
Silver				
Jewelry				
Living room furniture and furnishings				200
Den furniture and furnishings				300
Bedroom furniture and furnishings				875
Dining room/kitchen table and chairs/ furniture				800
Lawn furniture				
Television(s)				225
Stereo/radio/tapes/cds/records/dvd(s),vcr(s) etc.				325
Musical instruments				50
Piano/Organ				
Air conditioner				
Paintings and Art				200
Lawn mower				150
Yard tools/hand tools				300
Computer and accessories				300
Animals				
Miscellaneous				
	Total Net Value			4997
(a) Statutory allowance for debtor			5000.00	5000
(b) Statutory allowance for debtor's dependents: _ dependents at \$1000.00 each (not to exceed \$4,000 for total dependents)				
(c) Amount from 1 (b) above to be used in this paragraph. (A part or all of 1 (b) may be used as needed.)				00.00
Total Net Exemption				4997

6. LIFE INSURANCE. (As provided in Article X, Section 5 of North Carolina Constitution.)

Name of Insurance Company: None	Policy No.:
Name of Insured:	Policy Date:
Name of Beneficiary:	Cash/Surrender Value: 00.00

7. PROFESSIONALLY PRESCRIBED HEALTH AIDS (FOR DEBTOR OR DEBTOR'S DEPENDENTS). (NCGS 1C-1601(a)(7). No limit on value or number of items.)

Description: None

8. DEBTOR'S RIGHT TO RECEIVE FOLLOWING COMPENSATION: (NCGS 1C-1601(a)(8). No limit on number or amount.)

- A. \$ None Compensation for personal injury to debtor or to person whom debtor was dependent for support.
- B. \$ None Compensation for death of person on whom debtor was dependent for support.
- C. \$ None Compensation from private disability policies or annuities.

9. INDIVIDUAL RETIREMENT PLANS AS DEFINED IN THE INTERNAL REVENUE CODE AND ANY PLAN TREATED IN THE SAME MANNER AS AN INDIVIDUAL RETIREMENT PLAN UNDER THE INTERNAL REVENUE CODE (NCGS 1C-1601(a)(9). No limit on number or amount.) AND OTHER RETIREMENT FUNDS DEFINED IN 11 U.S.C. § 522(b)(3)(c).

Detailed Description	Value
None	

10. COLLEGE SAVINGS PLANS QUALIFIED UNDER SECTION 529 OF THE INTERNAL REVENUE CODE. (NCGS 1C-1601(a)(10). Total net value not to exceed \$25,000 and may not include any funds placed in a college saving plan within the preceding 12 months not in the ordinary course of the debtor's financial affairs. This exemption applies only to the extent that the funds are for a child of the debtor and will actually be used for the child's college or university expenses.)

Detailed Description	Value
None	

11. RETIREMENT BENEFITS UNDER A RETIREMENT PLAN OF OTHER STATE AND GOVERNMENTAL UNITS OF OTHER STATES, TO THE EXTENT THOSE BENEFITS ARE EXEMPT UNDER THE LAWS OF THAT STATE OR GOVERNMENTAL UNIT. (NCGS 1C-1601(a)(11). No limit on amount.)

Detailed Description	Value
None	

12. ALIMONY, SUPPORT, SEPARATION MAINTENANCE AND CHILD SUPPORT. (NCGS 1C-1601(a)(12). No limit on amount to the extent such payments are reasonably necessary for the support of Debtor or dependent of Debtor.)

Detailed Description	Value
None	

13. ANY OTHER REAL OR PERSONAL PROPERTY WHICH DEBTOR DESIRES TO CLAIM AS EXEMPT THAT HAS NOT PREVIOUSLY BEEN CLAIMED ABOVE. (NCGS 1C-1601(a)(2). The amount claimed may not exceed the remaining amount available under paragraph 1(b) which has not been used for other exemptions.)

Description	Market Value	Lien Holder(s)	Amt. Lien	Net Value
anticipated 2014 IRS and NCDOR tax refund	00.00			00.00
(a) Total Net Value of property claimed in paragraph 13.				00.00
(b) Total amount available from paragraph 1 (b).			\$5,000.00	
(c) Less amounts available under paragraph 1 (b) which was used in other paragraphs:				
	Paragraph 3(b)	00.00		
	Paragraph 4(c)	00.00		
	Paragraph 5(c)	00.00		
	Net balance available from paragraph 1(b)		\$5,000.00	
		Total Net Exemption		00.00

14. OTHER EXEMPTIONS CLAIMED UNDER THE LAWS OF THE STATE OF NORTH CAROLINA:

Aid to the Aged, Disabled and Families with Dependent Children, NCGS 108A-36	
Aid to the Blind, NCGS 111-18	
Yearly Allowance for Surviving Spouse, NCGS 30-15	
North Carolina Local Government Employees Retirement Benefits, NCGS 128-3	
North Carolina Teachers and State Employees Retirement Benefits, NCGS 135-9	
Firemen's and Rescue Workers' Pensions, NCGS 58-86-90	
Workers Compensation Benefits, NCGS 97-21	
Unemployment Benefits, so long as not commingled and except for debts for necessities purchased while unemployed, NCGS 96-17	
Group Insurance Proceeds, NCGS 58-58-165	
Partnership Property, except on a claim against the partnership, NCGS 59-55	
Wages of a Debtor Necessary for Support of Family, NCGS 1-362, ***including checking accounts and cash on hand, and other deposit accounts with money earned in the last 60 days***: checking, savings and cash on hand	see note to left, all claimed
Other	
TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT	See above

15. EXEMPTIONS CLAIMED UNDER NON-BANKRUPTCY FEDERAL LAW:

Foreign Service Retirement and Disability Payments, 22 U.S.C. §4060	
Social Security Benefits, 42 U.S.C. § 407: receives social security monthly in the amount of \$796.00	see note to left, all claimed
Injury or Death Compensation Payments from War Risk Hazards, 42 U.S.C. §1717	
Wages of Fishermen, Seamen and Apprentices, 46 U.S.C. §§ 11108, 11109	
Civil Service Retirement Benefits, 5 U.S.C. § 8346	
Longshoremen and Harbor Workers	
Compensation Act Death and Disability Benefits, 33 U.S.C. § 916	
Railroad Retirement Act Annuities and Pensions 45 U.S.C. § 231m	
Veterans Benefits, 38 U.S.C. § 5301	
Special Pension Paid to Winners of Congressional Medal of Honor, 38 U.S.C. § 1562	
Other	
TOTAL VALUE OF PROPERTY CLAIMED AS EXEMPT	See above

I have lived in North Carolina continuously for the last two years.

I have or believe I have the right to sue the following person or companies or entities or have a pending or potential social security or disability claim or worker's compensation claim or other type of legal claim: **None**

DATE: December 29, 2014

/s/Patti Koontz Varner
Debtor Patti Koontz Varner